

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Benjamin David Butler  
Emily R. Butler  
Debtors

Case No. 17-01444-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-4

User: admin  
Form ID: 318

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Total Noticed: 46

Date Rcvd: Jul 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2017.

db/jdb +Benjamin David Butler, Emily R. Butler, 292 Hillside Drive, Williamsport, PA 17702-8610  
4907098 ACI, 2420 Sweet Home Road Suite 150, Amherst, NY 14228-2244  
4907099 AES, PO Box 61047, Harrisburg, PA 17106-1047  
4907100 AES/EDAMERICA BONY, PO Box 61047, Harrisburg, PA 17106-1047  
4907101 AES/KEYSTONE BEST, PO Box 61047, Harrisburg, PA 17106-1047  
4907102 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: American Honda Finance, 1220 Old Alpharetta Road, Alpharetta, GA 30005-3968)  
4907120 Equitable Acceptance, 1200 Ford Road, Minnetonka, MN 55305-1616  
4907121 +Estate Information Services, 3435 Stelzer Road, Columbus, OH 43219-6189  
4907122 Estate Information Services LLC, D/B/A EIS Collections, PO Box 1398, Reynoldsburg, OH 43068-6398  
4907123 FED Loan Services, PO Box 60610, Harrisburg, PA 17106-0610  
4907130 #+Northwest Consumer Discount, PO Box 156, Williamsport, PA 17703-0156  
4907932 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
4907132 Penn Credit Corp., 916 S. 14th Street, Harrisburg, PA 17104-3425  
4907139 +Thrift Savings Plan, PO Box 385021, Birmingham, AL 35238-5021  
4907140 Van Ru Credit Corporation, 1350 E. Touhy Avenue, Suite 300E, Des Plaines, IL 60018-3342  
4907141 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701-4747)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4907103 EDI: AMEREXPR.COM Jul 21 2017 19:03:00 AMEX, PO Box 297871,  
Fort Lauderdale, FL 33329-7871  
4907104 +E-mail/Text: bk@avant.com Jul 21 2017 19:04:48 Avant Inc, 222 N LaSalle Drive Ste 1700,  
Chicago, IL 60601-1101  
4907105 EDI: TSYS2.COM Jul 21 2017 19:03:00 Barclay's Bank Delaware, PO Box 8803,  
Wilmington, DE 19899-8803  
4907107 EDI: CAPITALONE.COM Jul 21 2017 19:03:00 Capital One Bank USA, 15000 Capital One Dr.,  
Richmond, VA 23238-1119  
4907106 E-mail/Text: cms-bk@cms-collect.com Jul 21 2017 19:04:35 Capital Management Services LP,  
698 S. Ogden Street, Buffalo, NY 14206-2317  
4907108 EDI: CAPITALONE.COM Jul 21 2017 19:03:00 Capital One Bank USA NA, PO Box 30281,  
Salt Lake City, UT 84130-0281  
4907109 EDI: CHASE.COM Jul 21 2017 19:03:00 Chase Bank Card Services, PO Box 15298,  
Wilmington, DE 19850-5298  
4907110 EDI: CHASE.COM Jul 21 2017 19:03:00 Chase Bank One Card Services, PO Box 15298,  
Wilmington, DE 19850-5298  
4907111 EDI: CHASE.COM Jul 21 2017 19:03:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
4907112 EDI: CITICORP.COM Jul 21 2017 19:03:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
4907113 EDI: CITICORP.COM Jul 21 2017 19:03:00 Citicards DBNA, PO Box 6241,  
Sioux Falls, SD 57117-6241  
4907114 EDI: RCSFNBMARIN.COM Jul 21 2017 19:03:00 Credit One Bank, PO Box 98872,  
Las Vegas, NV 89193-8872  
4907117 EDI: DISCOVER.COM Jul 21 2017 19:03:00 Discover Card, PO Box 15316,  
Wilmington, DE 19850-5316  
4907118 EDI: DISCOVER.COM Jul 21 2017 19:03:00 Discover Card, PO Box 30395,  
Salt Lake City, UT 84130-0395  
4907119 EDI: DISCOVER.COM Jul 21 2017 19:03:00 Discover Financial Services, PO Box 15316,  
Wilmington, DE 19850-5316  
4907115 E-mail/Text: electroniccbkydocs@nelnet.net Jul 21 2017 19:04:42 Department of Education,  
121 S. 13th Street, Lincoln, NE 68508-1904  
4907116 EDI: NAVIENTFKASMDOE.COM Jul 21 2017 19:04:00 Department of Education/Navient,  
PO Box 9635, Wilkes-Barre, PA 18773-9635  
4907124 +EDI: BANKAMER.COM Jul 21 2017 19:03:00 FIA CS, PO Box 982238, El Paso, TX 79998-2238  
4907125 +EDI: AMININFOFP.COM Jul 21 2017 19:03:00 First Premier Bank, 601 S. Minnesota Avenue,  
Sioux Falls, SD 57104-4868  
4907126 +E-mail/Text: ebnsterling@weltman.com Jul 21 2017 19:04:36 Kay Jewelers, 375 Ghent Road,  
Fairlawn, OH 44333-4600  
4907128 EDI: RESURGENT.COM Jul 21 2017 19:03:00 LVNV Funding LLC, PO Box 10497,  
Greenville, SC 29603-0497  
4907127 E-mail/Text: bk@lendingclub.com Jul 21 2017 19:04:47 Lending Club Corp.,  
71 Stevenson St. Suite 300, San Francisco, CA 94105-2985  
4907129 EDI: MERRICKBANK.COM Jul 21 2017 19:03:00 Merrick Bank, PO Box 9201,  
Old Bethpage, NY 11804-9001  
4907131 +EDI: AGFINANCE.COM Jul 21 2017 19:03:00 One Main, 14196 Baltimore Avenue,  
Laurel, MD 20707-5007  
4907133 E-mail/Text: bankruptcyleteam@quickenloans.com Jul 21 2017 19:04:45 Quicken Loans,  
1050 Woodward Avenue, Detroit, MI 48226-1906  
4907134 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 21 2017 18:59:44 Regional Acceptance Co,  
PO Box 1847, Wilson, NC 27894-1847

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4907135 EDI: RMSC.COM Jul 21 2017 19:03:00 SYNCB/Sam's Club, PO Box 965005,  
Orlando, FL 32896-5005  
4907136 EDI: RMSC.COM Jul 21 2017 19:03:00 SYNCB/Sams, PO Box 965005, Orlando, FL 32896-5005  
4907137 EDI: RMSC.COM Jul 21 2017 19:03:00 SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024  
4907138 EDI: WTRRNBBANK.COM Jul 21 2017 19:03:00 TNB-Target, PO Box 673,  
Minneapolis, MN 55440-0673

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 23, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on July 21, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com  
Scott A. Williams on behalf of Joint Debtor Emily R. Butler scottawilliams@verizon.net  
Scott A. Williams on behalf of Debtor Benjamin David Butler scottawilliams@verizon.net  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Benjamin David Butler**  
First Name Middle Name Last Name  
Debtor 2 **Emily R. Butler**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5464**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-7434**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **4:17-bk-01444-JJT**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Benjamin David Butler  
aka Benjamin D. Butler

Emily R. Butler

By the  
court:



July 21, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**